

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Daniel J Krause, Sr.
Debra L Krause
Debtor(s)

Case No. 14-46040

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2014.
- 2) The plan was confirmed on 04/17/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/17/2018.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$38,800.00.
- 10) Amount of unsecured claims discharged without payment: \$18,637.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,510.00
Less amount refunded to debtor	\$216.07

NET RECEIPTS: **\$8,293.93**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$390.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,290.50**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL DBA GM I	Secured	0.00	0.00	0.00	0.00	0.00
BANK OF AMERICA	Unsecured	1,493.00	1,553.09	1,553.09	155.31	0.00
BECKET & LEE LLP	Unsecured	734.00	438.18	438.18	43.82	0.00
CAVALRY SPV I LLC	Unsecured	1,012.00	1,126.91	1,126.91	112.69	0.00
CAVALRY SPV I LLC	Unsecured	1,328.00	1,456.12	1,456.12	145.61	0.00
CAVALRY SPV I LLC	Unsecured	418.00	516.00	516.00	51.60	0.00
CAVALRY SPV I LLC	Unsecured	NA	858.81	858.81	85.88	0.00
COMENITY BANK	Unsecured	25.00	236.17	236.17	23.62	0.00
COMENITY BANK	Unsecured	252.00	277.44	277.44	27.74	0.00
DIRECTV	Unsecured	391.00	390.99	390.99	39.10	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	94.00	310.19	310.19	31.02	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	442.00	522.03	522.03	52.20	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	450.00	564.66	564.66	56.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	500.00	474.67	474.67	47.47	0.00
TAKE CARE HEALTH SYSTEMS	Unsecured	10.00	NA	NA	0.00	0.00
AAMS LLC	Unsecured	55.00	NA	NA	0.00	0.00
AAMS LLC	Unsecured	100.00	NA	NA	0.00	0.00
AT&T	Unsecured	360.00	NA	NA	0.00	0.00
AAMS LLC	Unsecured	684.00	NA	NA	0.00	0.00
DM FAMILY DENTISTRY	Unsecured	100.00	NA	NA	0.00	0.00
FAMILY CHIROPRACTIC & ACUPUNC	Unsecured	34.00	NA	NA	0.00	0.00
GUARDIAN	Unsecured	15.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	254.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	740.00	NA	NA	0.00	0.00
PARK RIDGE ANESTHESIOLOGY	Unsecured	510.00	NA	NA	0.00	0.00
ROUND LAKE FAMILY DENTISTRY	Unsecured	15.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER	Unsecured	4,533.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	10.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	129.00	NA	NA	0.00	0.00
CERTIFIED SERVICES	Unsecured	34.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	151.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	158.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	1,070.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Secured	1,155.25	655.25	655.25	655.25	0.00
SELECT PORTFOLIO SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
SPRINT CORP	Unsecured	0.00	1,030.98	1,030.98	103.10	0.00
TD BANK USA NA	Unsecured	NA	757.02	757.02	75.70	0.00
TD BANK USA NA	Unsecured	700.00	237.78	237.78	23.78	0.00
US DEPARTMENT OF EDUCATION	Unsecured	20,869.00	22,730.71	22,730.71	2,273.07	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$655.25	\$655.25	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$655.25	\$655.25	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,481.75	\$3,348.18	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,290.50</u>	
Disbursements to Creditors	<u>\$4,003.43</u>	
TOTAL DISBURSEMENTS :		<u>\$8,293.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/21/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.